

Bariatric Surgery

Effective July 1, 2010, members receive full health care coverage* for this type of surgery when the procedure is performed at an approved facility (hospital or surgical center) of their health care provider.

Members with health care coverage through Aetna must have the surgical procedure performed at a designated “Institute of Excellence for Bariatric Surgery”. Members with health care coverage through Blue Cross Blue Shield of Delaware must have the surgical procedure performed at a designated “Blue Distinction Center for Bariatric Surgery.” If a member has bariatric surgery performed at an unauthorized facility (hospital or surgical center) the member is responsible for 25% coinsurance.

*Other costs associated with bariatric surgery are the responsibility of the member regardless of the designation of the facility used for surgery. Examples include nutritional counseling, life planning, exercising, sleep study, psychological evaluation, etc.

Additional information on bariatric surgery is provided in the BCBSD’s Summary Plan Description for each health care plan located at

<http://ben.omb.delaware.gov/medical/bcbs/index.shtml>

A list of BCBSD’s Blue Distinction Centers for Bariatric Surgery is located at

<http://www.bcbs.com/innovations/bluedistinction/>

BCBSD’s First State Basic Plan Members:

- If a Blue Distinction Center is used 90% of the fees are subject to the deductible.
- If a Non-Blue Distinction Center is used, but the provider is an in-network provider, 65% of the fees are subject to the deductible.
- If a Non-Blue Distinction Center is used and the provider is an out-of-network provider, 45% of the fees are subject to the deductible.

BCBSD’s Comprehensive PPO Plan Members:

- If a Blue Distinction Center is used 100% of the fees are paid except the applicable co-pays and costs of required nutritional and life-style classes.
- If a Non-Blue Distinction Center is used, but the provider is an in-network provider, 75% of the fees are paid except the applicable co-pays for physician and hospital and costs of required nutritional and life-style classes.
- - If a Non-Blue Distinction Center is used and the provider is an out-of-network provider, 55% of the fees are subject to the deductible except the costs of required nutritional and life-style classes.

BCBSD’s Blue Care (also known as IPA or HMO) Plan Members:

- If a Blue Distinction Center is used, 100% of the fees are paid except the applicable co-pays for physician and hospital and costs of required nutritional and life-style classes.

- If a Non-Blue Distinction Center is used, but the provider is an in-network provider, 75% of the fees are paid except the applicable co-pays and costs of required nutritional and life-style classes.
- If a Non-Blue Distinction Center is used and the provider is an out-of-network provider, no fees are paid. The member is responsible for the entire cost and fees.

Additional information on bariatric surgery is provided in the in Aetna's Summary Plan Description located at <http://ben.omb.delaware.gov/medical/aetna/index.shtml>

A list of Aetna's Institute of Excellence for Bariatric Surgery is located at http://www.aetna.com/docfind/cms/html/bariatric_facilities.html

Aetna's HMO Plan Members:

Aetna members pursuing Bariatric Surgery are assigned to an Aetna nurse who is responsible for confirming that all criteria is met. The nurse will advise the member of the applicable benefit. When claims are paid, the EOB will provide the co-insurance amount that the claims paid at.

For further assistance contact:

Statewide Benefits Office at 1-800-489-8933 or 739-8331
BCBSD's Customer Services at 1-800-633-2563 or 429-0260
Aetna's Customer Services at 1-877-542-3862